

<i>SERFF Tracking Number:</i>	<i>CSCM-126610211</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Washington National Insurance Company</i>	<i>State Tracking Number:</i>	<i>45566</i>
<i>Company Tracking Number:</i>	<i>2010 WNIC PRE</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>2010 WNIC Pre Std Med Supp Rate Filing (AR)</i>		
<i>Project Name/Number:</i>	<i>2010 WNIC Pre Std Med Supp Rate Filing (AR)/2010 WNIC Pre Std Med Supp Rate Filing (AR)</i>		

Filing at a Glance

Company: Washington National Insurance Company

Product Name: 2010 WNIC Pre Std Med Supp Rate Filing (AR) SERFF Tr Num: CSCM-126610211 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved-Closed State Tr Num: 45566

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: 2010 WNIC PRE State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Rob Stegner, Brad Meadows Disposition Date: 05/27/2010

Date Submitted: 05/03/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date: 05/27/2010

State Filing Description:

General Information

Project Name: 2010 WNIC Pre Std Med Supp Rate Filing (AR)
 Project Number: 2010 WNIC Pre Std Med Supp Rate Filing (AR)
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 8%
 Filing Status Changed: 05/27/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/27/2010

Created By: Brad Meadows

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Brad Meadows

Filing Description:

2010 WNIC Pre Std Med Supp Rate Filing (AR)

Company and Contact

Filing Contact Information

SERFF Tracking Number: CSCM-126610211 State: Arkansas
Filing Company: Washington National Insurance Company State Tracking Number: 45566
Company Tracking Number: 2010 WNIC PRE
TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-
Standardized Standardized
Product Name: 2010 WNIC Pre Std Med Supp Rate Filing (AR)
Project Name/Number: 2010 WNIC Pre Std Med Supp Rate Filing (AR)/2010 WNIC Pre Std Med Supp Rate Filing (AR)

Brad Meadows, Bradley_Meadows@conseco.com
11825 N Pennsylvania St 800-888-4918 [Phone] 5002 [Ext]
Carmel, IN 46032

Filing Company Information

Washington National Insurance Company CoCode: 70319 State of Domicile: Illinois
11825 N. Pennsylvania St. Group Code: Company Type:
Carmel, IN 46032 Group Name: State ID Number:
(800) 888-4918 ext. [Phone] FEIN Number: 36-1933760

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: pre-standard Medicare Supplement, one \$50.00 fee is required.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Washington National Insurance Company	\$50.00	05/03/2010	36157025

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Standardized Standardized
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	05/27/2010	05/27/2010

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<i>Company Tracking Number:</i>	<i>2010 WNIC PRE</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>2010 WNIC Pre Std Med Supp Rate Filing (AR)</i>		
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Disposition

Disposition Date: 05/27/2010

Implementation Date: 05/27/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after May 27, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Rate data does NOT apply to filing.

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<i>Company Tracking Number:</i>	<i>2010 WNIC PRE</i>		
<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>2010 WNIC Pre Std Med Supp Rate Filing (AR)</i>		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	ratesheets	Approved	Yes

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 05/27/2010	ratesheets	8710, et al	New		AR 8710.pdf AR 8916.pdf AR 8933.pdf AR 9061.pdf AR 9161.pdf AR 9279.pdf

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 8710
State of Arkansas
2010 Rates

Issue Age	Part A	Benefit Inserts	
		In-Hospital	In/Out Hospital
ALL	1,943.00	811.80	1,810.80

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 8916
State of Arkansas
2010 Rates
Area B

Issue Age	Part A	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert
		B Minimum Benefit	C Standard	D Superior	E In / Out Hospital	F Hospital Indemnity	G Nursing Home Indemnity
60-69	\$2,943.00	\$821.60	\$1,563.20	\$3,001.00	\$2,246.70	\$331.50	\$1,814.90
70-74	2,943.00	821.60	1,563.20	3,001.00	2,246.70	331.50	1,814.90
75-79	2,943.00	821.60	1,563.20	3,001.00	2,246.70	331.50	1,814.90
80-84	2,943.00	821.60	1,563.20	3,001.00	2,246.70	331.50	1,814.90
85+	2,943.00	821.60	1,563.20	3,001.00	2,246.70	331.50	1,814.90

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 8933
State of Arkansas
2010 Rates

Issue Age	Part A excluding Deductible	Part A including Deductible	Part B Paid at 20% of Allowable			Part B Paid at 40% of Allowable			Part B at 80% of Allowable after \$500 Ded
			Part B \$0 Deductible	Part B \$100 Deductible	Part B \$200 Deductible	Part B \$0 Deductible	Part B \$100 Deductible	Part B \$200 Deductible	
65-69	\$135.50	\$1,471.00	\$2,930.30	\$2,464.10	\$2,104.50	\$3,920.60	\$3,451.40	\$2,734.90	\$1,024.80
70-74	135.50	1,471.00	2,930.30	2,464.10	2,104.50	3,920.60	3,451.40	2,734.90	1,024.80
75-79	135.50	1,471.00	2,930.30	2,464.10	2,104.50	3,920.60	3,451.40	2,734.90	1,024.80
80-84	135.50	1,471.00	2,930.30	2,464.10	2,104.50	3,920.60	3,451.40	2,734.90	1,024.80
85+	135.50	1,471.00	2,930.30	2,464.10	2,104.50	3,920.60	3,451.40	2,734.90	1,024.80

8933V: Part B paid at 100% of Allowable, after \$200 deductible

Issue Age	Area A	Area B	Area C	Area D
65-69	NA	\$2,967.70	NA	NA
70-74	NA	2,967.70	NA	NA
75-79	NA	2,967.70	NA	NA
80-84	NA	2,967.70	NA	NA
85+	NA	2,967.70	NA	NA

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9061
State of Arkansas
2010 Rates

	Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Additional, to add coverage for			Total Part A w/ coverage for	
		Part A	Part B \$100	Total	Part B Deductible	Full Part A Deductible	Half Part A Deductible	Full Part A Deductible	Half Part A Deductible
Area B	65-69	\$236.20	\$4,619.80	\$4,856.00	\$132.00	\$1,370.20	\$688.00	\$1,606.40	\$924.20
	70-74	236.20	4,619.80	4,856.00	132.00	1,370.20	688.00	1,606.40	924.20
	75-79	236.20	4,619.80	4,856.00	132.00	1,370.20	688.00	1,606.40	924.20
	80-84	236.20	4,619.80	4,856.00	132.00	1,370.20	688.00	1,606.40	924.20

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9161 - Standard Risk
State of Arkansas
2010 Rates

	Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Additional, to add coverage for			Total Part A w/ coverage for	
		Part A	Part B	Total	Part B Deductible	Full Part A Deductible	Half Part A Deductible	Full Part A Deductible	Half Part A Deductible
Area B	65-69	\$178.30	\$3,866.10	\$4,044.40	\$100.00	\$1,217.60	\$610.30	\$1,395.90	\$788.60
	70-74	178.30	3,866.10	4,044.40	100.00	1,217.60	610.30	1,395.90	788.60
	75-79	178.30	3,866.10	4,044.40	100.00	1,217.60	610.30	1,395.90	788.60
	80-84	178.30	3,866.10	4,044.40	100.00	1,217.60	610.30	1,395.90	788.60

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9161 - Preferred Risk
State of Arkansas
2010 Rates

		Base Policy, excluding coverage for Part A and Part B Deductibles			Additional, to add coverage for			Total Part A w/ coverage for	
		Part A	Part B	Total	Part B Deductible	Full Part A Deductible	Half Part A Deductible	Full Part A Deductible	Half Part A Deductible
Area B	65-69	\$152.60	\$3,284.40	\$3,437.00	\$100.00	\$1,033.50	\$515.40	\$1,186.10	\$668.00
	70-74	152.60	3,284.40	3,437.00	100.00	1,033.50	515.40	1,186.10	668.00
	75-79	152.60	3,284.40	3,437.00	100.00	1,033.50	515.40	1,186.10	668.00
	80-84	152.60	3,284.40	3,437.00	100.00	1,033.50	515.40	1,186.10	668.00

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9279 - Standard Risk
State of Arkansas
2010 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Add to Cover Part B Deductible
	Part A	Part B \$100	Total	
65-69	\$1,255.20	\$4,087.40	\$5,342.60	\$99.00
70-74	1,255.20	4,087.40	5,342.60	99.00
75-79	1,255.20	4,087.40	5,342.60	99.00
80-84	1,255.20	4,087.40	5,342.60	99.00

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9279 - Select
State of Arkansas
2010 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Add to Cover Part B Deductible
	Part A	Part B \$100	Total	
65-69	\$912.50	\$2,870.10	\$3,782.60	\$99.00
70-74	912.50	2,870.10	3,782.60	99.00
75-79	912.50	2,870.10	3,782.60	99.00
80-84	912.50	2,870.10	3,782.60	99.00

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9279 - Preferred Risk
State of Arkansas
2010 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Add to Cover Part B Deductible
	Part A	Part B \$100	Total	
65-69	\$1,030.30	\$3,295.70	\$4,326.00	\$99.00
70-74	1,030.30	3,295.70	4,326.00	99.00
75-79	1,030.30	3,295.70	4,326.00	99.00
80-84	1,030.30	3,295.70	4,326.00	99.00